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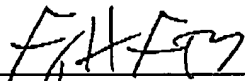
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Howard Hughes Center  
6701 Center Drive West, Suite 1050  
Los Angeles, California 90045**FAX TRANSMISSION TO USPTO**TO: Commissioner for Patents  
Attn: Examiner Andrew J. Rudy  
Patent Examining Corps  
Facsimile Center  
Alexandria, VA 22313-1450FROM: George H. Gates  
OUR REF.: 9620  
TELEPHONE: (310) 642-4146Total pages, including cover letter: 24PTO FAX NUMBER: 571-273-8300

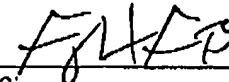
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Title of Document Transmitted:	TRANSMITTALS AND BRIEF OF APPELLANT
Applicant:	Brian J. Wasserman
Serial No.:	10/016,779
Filed:	December 10, 2001
Group Art Unit:	3627
Title:	PARALLEL SELECTION PROCESSING FOR FINANCIAL PROCESSING IN A RELATIONAL DATABASE MANAGEMENT SYSTEM
Our Ref. No.:	9620

Please charge all fees to Deposit Account No. 14-0225 of NCR Corporation, the assignee of the present application.

By:   
Name: George H. Gates  
Reg. No.: 33,500

I hereby certify that this paper is being transmitted by facsimile to the U.S. Patent and Trademark Office on the date shown below.

  
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Due Date: December 7, 2006

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	Brian J. Wasserman	Examiner:	Andrew J. Rudy
Serial No.:	10/016,779	Group Art Unit:	3627
Filed:	December 10, 2001	Docket:	9620
Title:	PARALLEL SELECTION PROCESSING FOR FINANCIAL PROCESSING IN A RELATIONAL DATABASE MANAGEMENT SYSTEM		

## CERTIFICATE OF MAILING OR TRANSMISSION UNDER 37 CFR 1.8

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Name: George H. Gates

MAIL STOP AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

We are transmitting herewith the attached:

- ☒ Transmittal sheet, in duplicate, containing a Certificate of Mailing or Transmission under 37 CFR 1.8.
- ☒ Brief of Appellant(s).
- ☒ Charge the Fee for the Brief of Appellant(s) in the amount of \$500.00 to the Deposit Account.

Please consider this a PETITION FOR EXTENSION OF TIME for a sufficient number of months to enter these papers, if appropriate.

Please charge all fees to Deposit Account No. 14-0225 of NCR Corporation (the assignee of the present application). A duplicate of this paper is enclosed.

Customer Number 22462  
GATES & COOPER LLP  
Howard Hughes Center  
6701 Center Drive West, Suite 1050  
Los Angeles, CA 90045  
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By: GHG

Name: George H. Gates

Reg. No.: 33,500

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Name: George H. Gates  
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Due Date: December 7, 2006

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**  
**BEFORE THE BOARD OF PATENT APPEALS AND INTERFERENCES**

In re Application of:	)	
	)	
Inventor: Brian J. Wasserman	)	Examiner: Andrew J. Rudy
	)	
Serial #: 10/016,779	)	Group Art Unit: 3627
	)	
Filed: December 10, 2001	)	Appeal No.: _____
	)	
Title: PARALLEL SELECTION PROCESSING	)	
FOR FINANCIAL PROCESSING IN A	)	
RELATIONAL DATABASE	)	
<u>MANAGEMENT SYSTEM</u>	)	

**BRIEF OF APPELLANT****MAIL STOP APPEAL BRIEF - PATENTS**Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

In accordance with 37 CFR §41.37, Appellant's attorney hereby submits the Brief of Appellant on appeal from the final rejection in the above-identified application as set forth in the Office Action dated July 7, 2006.

Please charge the amount of \$500.00 to cover the required fee for filing this Brief as set forth under 37 CFR §41.20(b)(2) to Deposit Account No. 14-0225 of NCR Corporation, the assignee of the present application. Also, please charge any additional fees or credit any overpayments to Deposit Account No. 14-0225.

**I. REAL PARTY IN INTEREST**

The real party in interest is NCR Corporation, the assignee of the present application.

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II. RELATED APPEALS AND INTERFERENCES

There are related appeals in the following co-pending and commonly-assigned patent applications:

Application Serial No. 10/016,452, filed on December 10, 2001, by Brian J. Wasserman et al., entitled DYNAMIC EVENT SELECTION FOR FINANCIAL PROCESSING IN A RELATIONAL DATABASE MANAGEMENT SYSTEM, attorney's docket number 9618 (30145.419US01);

Application Serial No. 09/943,060, filed on August 30, 2001, by Paul H. Phibbs, Jr., entitled CAPITAL ALLOCATION IN A NET INTEREST REVENUE IMPLEMENTATION FOR FINANCIAL PROCESSING IN A RELATIONAL DATABASE MANAGEMENT SYSTEM, attorney's docket number 9391 (30145.404USU1);

Application Serial No. 09/943,059, filed on August 21, 2001, by Paul H. Phibbs, Jr., entitled ALLOCATED BALANCES IN A NET INTEREST REVENUE IMPLEMENTATION FOR FINANCIAL PROCESSING IN A RELATIONAL DATABASE MANAGEMENT SYSTEM, attorney's docket number 9512 (30145.405USU1);

Application Serial No. 09/608,355, filed on June 29, 2000, by George R. Hood et al., entitled ADVANCED AND BREAKTHROUGH NET INTEREST REVENUE IMPLEMENTATION FOR FINANCIAL PROCESSING IN A RELATIONAL DATABASE MANAGEMENT SYSTEM, attorney's docket number 9006 (30145.401US01);

Application Serial No. 09/610,646, filed on June 29, 2000, by George R. Hood et al., entitled BASIC AND INTERMEDIATE NET INTEREST REVENUE IMPLEMENTATIONS FOR FINANCIAL PROCESSING IN A RELATIONAL DATABASE MANAGEMENT SYSTEM, attorney's docket number 8980 (30145.397US01);

Application Serial No. 09/608,682, filed on June 29, 2000, by George R. Hood, entitled RISK PROVISION IMPLEMENTATION FOR FINANCIAL PROCESSING IN A RELATIONAL DATABASE MANAGEMENT SYSTEM, attorney's docket number 9015 (30145.392US01);

Application Serial No. 09/608,681, filed on June 29, 2000, by George R. Hood et al., entitled OTHER REVENUE IMPLEMENTATION FOR FINANCIAL PROCESSING IN A

RELATIONAL DATABASE MANAGEMENT SYSTEM, attorney's docket number 9015 (30145.391US01);

Application Serial No. 09/845,461, filed on April 30, 2001, by George Robert Hood, entitled TAX ADJUSTMENT FOR FINANCIAL PROCESSING IN A RELATIONAL DATABASE MANAGEMENT SYSTEM, attorney's docket number 9522 (30145.415US01);

Application Serial No. 09/845,851, filed on April 30, 2001, by George Robert Hood, entitled SHAREHOLDER VALUE ADD FOR FINANCIAL PROCESSING IN A RELATIONAL DATABASE MANAGEMENT SYSTEM, attorney's docket number 9511 (30145.421US01); and

Application Serial No. 09/845,924, filed on April 30, 2001, by George R. Hood, entitled AMORTIZATION FOR FINANCIAL PROCESSING IN A RELATIONAL DATABASE MANAGEMENT SYSTEM, attorney's docket number 9435 (30145.422US01).

### III. STATUS OF CLAIMS

Claims 16-45 have been withdrawn.

Claims 2, 8 and 13-14 have been canceled.

Claims 1, 3-7, 9-12 and 15 were rejected under 35 U.S.C. §112, second paragraph, as being indefinite.

Claims 1, 3-7, 9-12 and 15 were rejected under 35 U.S.C. §103(a) as being unpatentable over Graff, U.S. Patent No. 5,802,501.

Claims 1, 3-7, 9-12 and 15 are being appealed.

### IV. STATUS OF AMENDMENTS

An amendment has been made subsequent to the final Office Action.

The amendment was entered for the purposes of appeal.

### V. SUMMARY OF THE INVENTION

Appellant's invention, as recited in independent claim 1, is generally directed to a method for performing financial processing in a computer (100). (See, page 3, lines 19-25; page 4, lines

16-22; page 4, line 25 through page 5, line 20 referring to 100 in FIG. 1.) The method includes selecting accounts and events (202, 204) from a database (106) through parallel processing of a selector function (300) that uses one or more selection criteria (302) to determine which accounts and events (202, 204) should be selected from the database (106), wherein the selector function (300) dynamically generates Structured Query Language (SQL) statements to select the accounts and events (202, 204) from the database (106) using the selection criteria (302), the selection criteria (302) are grouped in order to combine them in the dynamically generated SQL statements, the grouped selection criteria (302) are processed independently and in parallel to create temporary work tables, and the temporary work tables are combined to yield output tables comprising attributes of the accounts and events (202, 204) selected from the database (106). (See, page 3, lines 19-25; page 4, lines 16-22; page 12, line 11 through page 13, line 12 referring to 202, 204, 300 and 302 in FIG. 3; page 14, line 29 through page 15, line 24 referring to 300 and 302 in FIG. 3; page 17, line 2 through page 18, line 14 referring to 200, 202, 204, 300 and 302 in FIGS. 2 and 3; and page 18, line 21 through page 20, line 3 referring to 400-426 in FIG. 4.) The method also includes performing one or more profitability calculations (200) in the computer (100) using attributes of the accounts and events (202, 204) selected from the database (106). (See, page 3, lines 19-25; page 4, lines 16-22; page 8, line 2 through page 9, line 18 referring to 200, 202 and 204 in FIG. 2; page 12, line 11 through page 13, line 12 referring to 202, 204, 300 and 302 in FIG. 3; and page 19, lines 25-28 referring to 424 in FIG. 4.)

#### VI. GROUND OF REJECTION TO BE REVIEWED ON APPEAL

1. Whether claims 1, 3-7, 9-12 and 15 are indefinite under 35 U.S.C. §112, second paragraph.
2. Whether claims 1, 3-7, 9-12 and 15 are obvious under 35 U.S.C. §103(a) over Graff, U.S. Patent No. 5,802,501.

## VII. ARGUMENTS

### A. Arguments Directed To The First Grounds for Rejection: Whether Claims 1, 3-7, 9-12 and 15 Are Indefinite Under 35 U.S.C. §112, Second Paragraph.

In paragraphs (2)-(4) of the Office Action, claims 1, 3-7, 9-12 and 15 were rejected under 35 U.S.C. §112, second paragraph, as being indefinite. According to the Office Action, the phrase "one or more selection criteria" in claim 1, at line 4, is inconsistent with the phrase "the selection criteria are grouped in order to combine them" in claim 1, line 7, since only one criteria is needed, but Appellant attempts to group one criteria. Also, the Office Action suggested Appellant give the full meaning for "SQL" in claim 1.

Appellant's attorney amended claim 1 to recite that "SQL" is an acronym for "Structured Query Language."

However, Appellant's attorney traverses the rejection related to the phrases "one or more selection criteria" and "the selection criteria are grouped in order to combine them." Appellant's attorney submits that there is nothing inconsistent in the use of these terms. Moreover, Appellant's attorney submits that the rejection takes these phrases out of context, and that in their proper context, i.e., "the selection criteria are grouped in order to combine them in the dynamically generated SQL statements" (emphasis added), there is nothing inconsistent or indefinite about the phrases.

Consider, for example, the description at page 12, line 10 et seq. related to these terms:

#### PARALLEL PROCESSING OF A SELECTOR FUNCTION

FIG. 3 illustrates a Selector function 300 included in the Value Analyzer system according to the preferred embodiment of the present invention. Within the Value Analyzer Calculation Engine 104, the Selector function 300 selects accounts and events from the relational database managed by the RDBMS 106 in order to generate a number of inputs for the Profitability Calculations 200, including Account Attributes 202 and Event Attributes 204. Because of the limited amount of data associated with the Organization Attributes 206 and Profit Factors 208, these inputs to the Profitability Calculations 200 do not require the capabilities of the Selector function 300, although the Selector function 300 could be used with these inputs as well.



### Selection Criteria

In the Value Analyzer system, the Selector function 300 uses one or more sets of Selection Criteria 302 to determine which accounts and events should be processed. In the preferred embodiment, the following types of Selection Criteria 302 may be used:

- **Product Groups;**
- **Balance Types;**
- **Account Event Groups;**
- **Master Account Event Groups;**
- **Account Attributes; and**
- **Master Account Attributes.**

Other types of Selection Criteria 302 may be used as well.

**The Selection Criteria 302 may comprise attributes, predicates, operators and/or functions, wherein a group of accounts or events that satisfy the Selection Criteria 302 comprise partitions. For example, it is possible to compare an account attribute (i.e., a column) to another account attribute, a literal value, or a domain value (which is an indirect reference to a literal value that is resolved by a lookup function). Operators may include any number of different relational operators, i.e., =, >=, <=, <, >, BETWEEN, etc., and functions may comprise aggregate or other functions.**

The Selection Criteria 302 may also include dynamic event attributes. For example, multiple event attributes may be defined for each account. The event attribute definition can vary both in the number of event attributes used to identify account events, and in the identity of the event attributes. This means that the selection of accounts having specific combinations of event attributes is dynamic, rather than static.

(Emphasis added.)

Consider, in another example, the description at page 14, line 28 et seq. related to these terms:

### Operation

Using the Selection Criteria 302 for each of the components, the Selector function 300 dynamically generates SQL statements to select the proper accounts and events from an account table and event log table in the relational database. The account table contains all of the accounts at a financial institution, and the event log table contains all of the account events or transactions that occurred during a specified period at the financial institution

**The Selector function 300 can perform parallel processing of the Selection Criteria 302, which allows the Selector function 300 to optimize the selection of accounts and events. Using this process, similar Selection Criteria**

302 are grouped together and processed independently and in parallel by the RDBMS 106, and the results therefrom are stored in temporary work tables.

The Selector function 300 uses one or more parameterized templates to dynamically generate the SQL statements. This parameterized template typically comprises a join of (potentially) multiple tables within the relational database to a constraint table (storing the Selection Criteria 302) and an in-list table (storing IN clauses for the SQL templates). Both the constraint and in-list tables are created and populated from the Selection Criteria 302.

Specifically, there are several very important steps in generating the SQL statements:

1. **Substantially similar Selection Criteria 302 are grouped in order to combine them into one account-partitioning set of SQL statements.** In this context, "similar" does not necessarily mean identical, e.g., certain Selection Criteria 302 are considered identical for the grouping function and are later altered to match the original SQL statements.

2. Once the Selection Criteria 302 are grouped, it is necessary to convert and/or combine some of the Selection Criteria 302 in order to ensure that every Selection Criteria 302 can be expressed in the fewest number of templates.

3. One or more constraint tables are created and populated for each group of Selection Criteria 302.

4. One or more in-list tables are created and populated for all groups of Selection Criteria 302.

(Emphasis added.)

In this context, it is clear that the selection criteria are being grouped in order to combine them in the dynamically generated SQL statements. It is not inconsistent if there is only one selection criteria combined in the dynamically generated SQL statements. Moreover, only one selection criteria does not render the phrase indefinite.

In view of the above, Appellant's attorney submits that the claims are definite in accordance with 35 U.S.C. §112, second paragraph. Consequently, Appellant's attorney requests that these rejections be reversed.

**B. Arguments Directed To The Second Grounds for Rejection: Whether Claims 1, 3-7, 9-12 and 15 Are Obvious Under 35 U.S.C. §103(a) Over Graff.**

**1. Claim 1**

The Appellant's invention, as recited in independent claim 1 is patentable over the Graff reference, because it contains limitations not taught by the reference. Specifically, the Graff

reference does not teach or suggest the specific combination of limitations found in Appellant's independent claim 1.

Graff merely describes a data processing system applied to the financial fields of securities, real estate, and taxation. More particularly, Graff describes a computer system for supporting a financial innovation involving the securitization of property by its decomposition into at least two components. One component can be an estate for years component and a second component can be a remainder interest. The computer system computes the respective values and investment characteristics of the components, and produces documentation thereof, to facilitate financial transactions involving the separate components.

However, Graff lacks any discussion about a selector function that uses one or more selection criteria to determine which accounts and events should be selected from the database, wherein the selector function dynamically generates SQL statements to select the accounts and events from the database using the selection criteria, the selection criteria are grouped in order to combine them in the dynamically generated SQL statements, the grouped selection criteria are processed independently and in parallel to create temporary work tables, and the temporary work tables are combined to yield output tables comprising attributes of the accounts and events selected from the database. In addition, Graff lacks any discussion about performing profitability calculations using the attributes of the accounts and events selected from the database.

Indeed, the Office Action acknowledged that Graff did not specifically disclose a selector function. Nonetheless, the Office Action asserted that a selector function would have been common knowledge in the art, and that to have provided such for Graff would have been obvious to one of ordinary skill in the art. Specifically, the Office Action states the following:

Graff discloses, e.g. Figs. 4, 4a, performing financial processing in a computer. Graff does not specifically disclose a selector function or the term attributes. As understood, selector functions and attributes used in financial processing using a computer have been common knowledge in the art. To have provided such for Graff would have been obvious to one of ordinary skill in the art. Further, as understood, the depending claims are recite subject matter, e.g. apportionment amounts, that have been common knowledge in the financial

processing art. To have incorporated each with Graff would have been obvious to one of ordinary skill in the art.

This figure from Graff is provided below:

U.S. Patent Sep. 1, 1998 Sheet 4 of 16 5,802,501

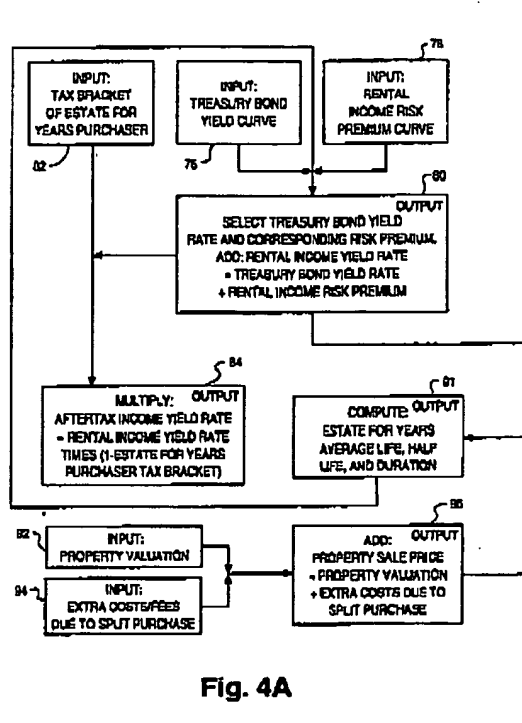


Fig. 4A

In FIG. 4a of Graff, box 80 (the only “select” function found) merely recites:

Select treasury bond yield rate and corresponding risk premium.  
Add: rental income yield rate  
= treasury bond yield rate  
+ rental income risk premium  
(Emphasis added.)

Appellant's independent claim 1 sufficiently distinguishes its recited selector function from the function described by Graff above or from any part of the "common knowledge in the art." Specifically, neither Graff nor the "common knowledge in the art" teach or suggest a selector function that includes dynamic generation of SQL statements, the grouping of selection criteria, the independent and parallel processing of the grouped selection criteria, or the combining of the temporary work tables to yield output tables comprising attributes of the accounts and events selected from the database.

Appellant's claimed invention provides operational advantages over the system disclosed in Graff in view of "common knowledge." Graff reflects a very specific kind of financial calculation involving the securitization of property. Appellant's invention, on the other hand, describes a different, more sophisticated model for implementing profitability calculations in a computer system using a relational database, dynamically generated SQL, grouped selection criteria, and parallel processing. Graff fails to teach or suggest any of these elements, or the relationships between the various elements.

Thus, Appellant's attorney submits that independent claim 1 is allowable over Graff. Further, dependent claims 3-7, 9-12 and 15 are submitted to be allowable over Graff in the same manner, because they are dependent on independent claim 1, respectively, and thus contain all the limitations of the independent claim. In addition, dependent claims 1, 3-7, 9-12 and 15 recite additional novel elements not shown by Graff.

## 2. Claim 3

Claim 3 recites that the selection criteria are selected from a group comprising: Product Groups, Balance Types, Account Event Groups, Master Account Event Groups, Account Attributes, and Master Account Attributes. The Office Action rejects this claim only generally, i.e., on the same basis as the independent claim, without citing any specific location within the reference as teaching these limitations. Appellant's attorney disagrees with this analysis, and submits that nowhere does the reference teach or suggest the limitations of this claim.

3. Claim 4

Claim 4 recites that the profitability calculations use one or more rules applied to the attributes, and the performing step (b) further comprises screening the rules to remove the rules that need not be executed. The Office Action rejects this claim only generally, i.e., on the same basis as the independent claim, without citing any specific location within the reference as teaching these limitations. Appellant's attorney disagrees with this analysis, and submits that nowhere does the reference teach or suggest the limitations of this claim.

4. Claim 5

Claim 5 recites that, if the rule is an apportionment rule, and an apportionment amount is 0, then the rule need not be executed. The Office Action rejects this claim only generally, i.e., on the same basis as the independent claim, without citing any specific location within the reference as teaching these limitations. Appellant's attorney disagrees with this analysis, and submits that nowhere does the reference teach or suggest the limitations of this claim.

5. Claim 6

Claim 6 recites that, if the rule does not have any selection criteria, then the rule need not be executed. The Office Action rejects this claim only generally, i.e., on the same basis as the independent claim, without citing any specific location within the reference as teaching these limitations. Appellant's attorney disagrees with this analysis, and submits that nowhere does the reference teach or suggest the limitations of this claim.

6. Claim 7

Claim 7 recites that if the selection criteria are objectively invalid, then the rule need not be executed. The Office Action rejects this claim only generally, i.e., on the same basis as the independent claim, without citing any specific location within the reference as teaching these limitations. Appellant's attorney disagrees with this analysis, and submits that nowhere does the reference teach or suggest the limitations of this claim.

7. Claim 9

Claim 9 recites that the selector function uses one or more parameterized templates to dynamically generate the SQL statements. The Office Action rejects this claim only generally, i.e., on the same basis as the independent claim, without citing any specific location within the reference as teaching these limitations. Appellant's attorney disagrees with this analysis, and submits that nowhere does the reference teach or suggest the limitations of this claim.

8. Claim 10

Claim 10 recites that the selection criteria are converted and combined so that they can be expressed in one of the parameterized templates. The Office Action rejects this claim only generally, i.e., on the same basis as the independent claim, without citing any specific location within the reference as teaching these limitations. Appellant's attorney disagrees with this analysis, and submits that nowhere does the reference teach or suggest the limitations of this claim.

9. Claim 11

Claim 11 recites that one or more relational operators in the selection criteria are converted into an equivalent BETWEEN operation. The Office Action rejects this claim only generally, i.e., on the same basis as the independent claim, without citing any specific location within the reference as teaching these limitations. Appellant's attorney disagrees with this analysis, and submits that nowhere does the reference teach or suggest the limitations of this claim.

10. Claim 12

Claim 12 recites that a matching pair of first and second selection criteria are converted into a BETWEEN operation. The Office Action rejects this claim only generally, i.e., on the same basis as the independent claim, without citing any specific location within the reference as teaching these limitations. Appellant's attorney disagrees with this analysis, and submits that nowhere does the reference teach or suggest the limitations of this claim.

11. Claim 15

Claim 15 recites that the output tables are filtered and combined to produce correct sets of the account and event attributes. The Office Action rejects this claim only generally, i.e., on the same basis as the independent claim, without citing any specific location within the reference as teaching these limitations. Appellant's attorney disagrees with this analysis, and submits that nowhere does the reference teach or suggest the limitations of this claim.

VIII. CONCLUSION

In light of the above arguments, Appellant's attorney respectfully submits that the cited references do not anticipate nor render obvious the claimed invention. More specifically, Appellant's claims recite novel physical features which patentably distinguish over any and all references under 35 U.S.C. §§ 102 and 103.

As a result, a decision by the Board of Patent Appeals and Interferences reversing the Examiner and directing allowance of the pending claims in the subject application is respectfully solicited.

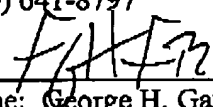
Respectfully submitted,

GATES & COOPER LLP  
Attorneys for Appellant

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Date: December 6, 2006

GHG/

By:   
Name: George H. Gates  
Reg. No.: 33,500



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## CLAIMS APPENDIX

1. (PREVIOUSLY PRESENTED) A method of performing financial processing in a computer, comprising:

(a) selecting accounts and events from a database through parallel processing of a selector function that uses one or more selection criteria to determine which accounts and events should be selected from the database, wherein the selector function dynamically generates Structured Query Language (SQL) statements to select the accounts and events from the database using the selection criteria, the selection criteria are grouped in order to combine them in the dynamically generated SQL statements, the grouped selection criteria are processed independently and in parallel to create temporary work tables, and the temporary work tables are combined to yield output tables comprising attributes of the accounts and events selected from the database; and

(b) performing one or more profitability calculations in the computer using the attributes of the accounts and events selected from the database.

2. (CANCELED)

3. (ORIGINAL) The method of claim 1, wherein the selection criteria are selected from a group comprising: Product Groups, Balance Types, Account Event Groups, Master Account Event Groups, Account Attributes, and Master Account Attributes.

4. (ORIGINAL) The method of claim 1, wherein the profitability calculations use one or more rules applied to the attributes, and the performing step (b) further comprises screening the rules to remove the rules that need not be executed.

5. (ORIGINAL) The method of claim 4, wherein if the rule is an apportionment rule, and an apportionment amount is 0, then the rule need not be executed.

6. (ORIGINAL) The method of claim 4, wherein if the rule does not have any selection criteria, then the rule need not be executed.

7. (ORIGINAL) The method of claim 4, wherein if the selection criteria are objectively invalid, then the rule need not be executed.

8. (CANCELED)

9. (PREVIOUSLY PRESENTED) The method of claim 1, wherein the selector function uses one or more parameterized templates to dynamically generate the SQL statements.

10. (ORIGINAL) The method of claim 9, wherein the selection criteria are converted and combined so that they can be expressed in one of the parameterized templates.

11. (ORIGINAL) The method of claim 10, wherein one or more relational operators in the selection criteria are converted into an equivalent BETWEEN operation.

12. (ORIGINAL) The method of claim 10, wherein a matching pair of first and second selection criteria are converted into a BETWEEN operation.

13. (CANCELED)

14. (CANCELED)

15. (PREVIOUSLY PRESENTED) The method of claim 1, wherein the output tables are filtered and combined to produce correct sets of the account and event attributes.

16. (WITHDRAWN) A system for financial processing, comprising:  
a computer;

logic, performed by the computer, for:

(a) selecting accounts and events from a database through parallel processing of a selector function, wherein the selector function uses one or more selection criteria to determine which accounts and events should be selected from the database; and

(b) performing one or more profitability calculations in the computer using attributes of the accounts and events selected from the database.

17. (WITHDRAWN) The system of claim 16, wherein the selector function performs parallel processing of the selection criteria, which allows the selector function to optimize the selection of the accounts and events.

18. (WITHDRAWN) The system of claim 16, wherein the selection criteria are selected from a group comprising: Product Groups, Balance Types, Account Event Groups, Master Account Event Groups, Account Attributes, and Master Account Attributes.

19. (WITHDRAWN) The system of claim 16, wherein the profitability calculations use one or more rules applied to the attributes, and the logic for performing (b) further comprises logic for screening the rules to remove the rules that need not be executed.

20. (WITHDRAWN) The system of claim 19, wherein if the rule is an apportionment rule, and an apportionment amount is 0, then the rule need not be executed.

21. (WITHDRAWN) The system of claim 19, wherein if the rule does not have any selection criteria, then the rule need not be executed.

22. (WITHDRAWN) The system of claim 19, wherein if the selection criteria are objectively invalid, then the rule need not be executed.

23. (WITHDRAWN) The system of claim 16, wherein the selector function dynamically generates SQL statements to select the accounts and events from the database using the selection criteria.

24. (WITHDRAWN) The system of claim 23, wherein the selector function uses one or more parameterized templates to dynamically generate the SQL statements.

25. (WITHDRAWN) The system of claim 24, wherein the selection criteria are converted and combined so that they can be expressed in one of the parameterized templates.

26. (WITHDRAWN) The system of claim 25, wherein one or more relational operators in the selection criteria are converted into an equivalent BETWEEN operation.

27. (WITHDRAWN) The system of claim 25, wherein a matching pair of first and second selection criteria are converted into a BETWEEN operation.

28. (WITHDRAWN) The system of claim 24, wherein the selection criteria are grouped in order to combine them in the dynamically generated SQL statements.

29. (WITHDRAWN) The system of claim 16, wherein the selector function groups a plurality of selection criteria together and processes the grouped selection criteria in parallel to generate a plurality of output tables.

30. (WITHDRAWN) The system of claim 29, wherein the output tables are filtered and combined to produce correct sets of the account and event attributes.

31. (WITHDRAWN) An article of manufacture embodying logic for performing financial processing in a computer, comprising:

(a) selecting accounts and events from a database through parallel processing of a selector function, wherein the selector function uses one or more selection criteria to determine which accounts and events should be selected from the database; and

(b) performing one or more profitability calculations in the computer using attributes of the accounts and events selected from the database.

32. (WITHDRAWN) The article of manufacture of claim 31, wherein the selector function performs parallel processing of the selection criteria, which allows the selector function to optimize the selection of the accounts and events.

33. (WITHDRAWN) The article of manufacture of claim 31, wherein the selection criteria are selected from a group comprising: Product Groups, Balance Types, Account Event Groups, Master Account Event Groups, Account Attributes, and Master Account Attributes.

34. (WITHDRAWN) The article of manufacture of claim 31, wherein the profitability calculations use one or more rules applied to the attributes, and the performing step (b) further comprises screening the rules to remove the rules that need not be executed.

35. (WITHDRAWN) The article of manufacture of claim 34, wherein if the rule is an apportionment rule, and an apportionment amount is 0, then the rule need not be executed.

36. (WITHDRAWN) The article of manufacture of claim 34, wherein if the rule does not have any selection criteria, then the rule need not be executed.

37. (WITHDRAWN) The article of manufacture of claim 34, wherein if the selection criteria are objectively invalid, then the rule need not be executed.

38. (WITHDRAWN) The article of manufacture of claim 31, wherein the selector function dynamically generates SQL statements to select the accounts and events from the database using the selection criteria.

39. (WITHDRAWN) The article of manufacture of claim 38, wherein the selector function uses one or more parameterized templates to dynamically generate the SQL statements.

40. (WITHDRAWN) The article of manufacture of claim 39, wherein the selection criteria are converted and combined so that they can be expressed in one of the parameterized templates.

41. (WITHDRAWN) The article of manufacture of claim 40, wherein one or more relational operators in the selection criteria are converted into an equivalent BETWEEN operation.

42. (WITHDRAWN) The article of manufacture of claim 40, wherein a matching pair of first and second selection criteria are converted into a BETWEEN operation.

43. (WITHDRAWN) The article of manufacture of claim 39, wherein the selection criteria are grouped in order to combine them in the dynamically generated SQL statements.

44. (WITHDRAWN) The article of manufacture of claim 31, wherein the selector function groups a plurality of selection criteria together and processes the grouped selection criteria in parallel to generate a plurality of output tables.

45. (WITHDRAWN) The article of manufacture of claim 44, wherein the output tables are filtered and combined to produce correct sets of the account and event attributes.

**EVIDENCE APPENDIX**

There is no evidence being relied upon by Appellant in the appeal.

## **RELATED PROCEEDINGS APPENDIX**

No decisions have been rendered by a court or the Board in any proceeding identified pursuant to paragraph 37 C.F.R. 41.37(c)(1)(ii).